

# Index

## A

- Access to Capital ..... 35, 37, 50, 52, 53, 54
- Affiliate Community ..... 43
- Affirmative Action Data ..... 49
- Agricultural Community ..... 63
- Agriculture and Consumer Services,  
    Department of ..... 57-58, 63-65, 73, 76
- Alcoholic Beverage Control, Department of ..... 18, 73, 76-77
- Animal and Food Industry Services, Department of ..... 64, 73-76
- Annual Registration Fee ..... 14
- Apprenticeship Training, Division of ..... 27, 80
- Area Profiles ..... 49
- Asian American Business Assistance Center ..... 58-59, 73, 75
- Association(s) ..... 3, 14, 38, 43, 58-60, 73-74, 82-84, 88, 103, 120, 123
- Automated Labor EXchange (ALEX) ..... 26, 48

## B

- Balance Sheet ..... xi, 8-9
- Better Business Bureau(s) (BBB) ..... 57, 73, 75
- Beyond Virginia: A World of Trade Opportunities* ..... 54
- Blind and Vision Impaired, Department for the ..... 28, 73, 75-76
- Boiler and Pressure Vessel Safety ..... 63, 80
- Building Regulatory Services, Division of ..... 73, 78
- Bulletin Board Poster Requirements ..... 63, 123-124
- Business:  
    Assistance, Department of ..... 27, 31, 39, 50-51, 73, 77  
    Community ..... 50, 53, 61  
    Finance Center ..... 50  
    Incubation Center ..... 50  
    Insurance ..... 2-3, 20  
    Plan and Suggested Outline ..... 6-9  
    Plan Forms ..... xi, 9, inside back cover pocket  
    Planning Process ..... 2, 5-9  
    Tax ..... 15, 68

## C

- CAIP ..... 37
- Capital Access Program ..... 41, 42
- Capital One ..... 52
- CAPLines ..... 37
- CareerConnect ..... 48
- Center for Entrepreneurial Development ..... 49-50, 73, 75
- Certified Development Company (504 Loan) Program ..... 37
- Certified Development Companies ..... 37, 74, 97
- Chambers of Commerce ..... 53-54, 74, 88, 90, 98, 99-107

Child Day Care Financing Program .....	40
Commerce Business Daily .....	60
Commerce Quarterly .....	54
Commercial Bank Loans .....	34
Commissioner of Revenue .....	15, 16, 63
Community:	
Action.....	119
Adjustment and Investment Program .....	37
Affiliate.....	43
Block Grant Office .....	78
Business Partnership .....	37, 50, 56, 73, 75, 90
Business Partnership Micro-Lending Program .....	37
College(s) .....	30, 49-50, 53-54, 74, 88-90, 107-110, 112, 115, 119
College System .....	54, 74, 107-110
College Workforce Alliance.....	49-50
Designated Main Street .....	43
Development .....	37, 44-45, 52, 73, 78-80, 97-98
Development Corporation.....	80
Facilities .....	38
Planning and Development.....	79
Resources .....	43
Revitalization and Development, Office of .....	73, 78
Start-up .....	43
Commuting Patterns .....	49
Consumer:	
Affairs, Office of .....	57-58, 64, 76
Price Index.....	49
Protection, Division of .....	57, 64, 73, 76
Services .....	2, 57-58, 63-65, 76
Corporate Taxes .....	15
Corporation(s) .....	11-16, 18, 22, 23, 35, 41, 42, 55, 69-70, 74, 80, 90-91, 97, 98, 99, 120
County or City Health Department .....	63
Cover Sheet.....	6
Crater Procurement Assistance Center.....	60-61, 73, 75
Credit:	
Associations.....	38, 73, 82-84
Card Loans.....	35
From Suppliers .....	35
Insurance .....	21
Policy.....	2, 3, 33
Unions .....	15
Crime Prevention .....	2, 22, 31
Current Employment Statistics (CES) .....	49

## D

Davis-Bacon Construction Act .....	123
Designated Main Street Community .....	43
Director of Finance .....	15, 16, 68

Disabled Assistance .....	37
Doing Business With the Federal, State, or Local Government .....	3, 60-61

**E**

e-Business Education.....	43
E-mail Alert System .....	59
Economic:	
<i>Assumptions</i> .....	49
Development Loan Fund.....	39
Information Services (EIS) Division .....	48-49
Education Data.....	49
Employees:	
Hiring.....	31
Leasing.....	2, 3, 31
<i>Polygraph Protection Act</i> .....	123
Recruiting and Training.....	25, 27
Employer(s):	
Federal Identification Number.....	19
Posters .....	63, 123
Services .....	48
Tax Requirements .....	17
Employer's Handbook: <i>A guide to employer rights and responsibilities under the Virginia Unemployment Compensation Act</i> .....	21
<i>Employment Creation and Capital Investment in Virginia</i> .....	54
Enterprise Zone Program .....	44
Environmental Compliance Assistance Fund .....	40
Environmental Quality (DEQ), Department of .....	65, 73, 77
<i>Equal Employment Opportunity is the Law</i> .....	123
eVA - Virginia Business Opportunities.....	61
Executive Summary .....	6-7, 35
Export Sales .....	3, 61-62
Export Working Capital .....	37

**F**

501c3 Tax Exempt Bonds.....	41-42
Family Medical Leave Act (FMLA) of 1993 .....	123
Farm:	
Credit Offices, Agricultural Credit Associations .....	38, 73, 82-84
Service Agency (FSA) .....	74, 91
Service Agency (FSA) County Offices .....	74, 91-96
Service Agency (FSA) Loans.....	38
Federal:	
Funding Assistance Program .....	42
Identification Number, Employer's .....	19
Information Center .....	19
Law(s).....	13-14, 63, 123
Lending Programs .....	2, 36
Minimum Wage and Hour Laws .....	19

Posters.....	123
Regulations.....	2-3, 19
Tax Forms and Publications.....	22
FICA .....	19
Finance, Director of .....	15, 16, 68
Financial Management.....	22
First Friday Forums.....	59
Forms:	
Business Organization(s) .....	2, 11, 14, inside back cover pocket
Business Plan .....	9, inside back cover pocket
Tax .....	16, 22

## G

Game and Inland Fisheries, Department of .....	51, 73, 77
General Services (DGS), Department of .....	61, 73, 77
George Mason University .....	50, 53, 88
Getting Started .....	1-3
Growth Acceleration Program.....	42
Guide to Business Incentives, A .....	54
Guide to Establishing a Business in Virginia, A .....	54
Guide to Local Taxes on Business, A .....	54

## H

Hampton Roads Agricultural Research and Extension Center .....	52, 73, 84
Health Professions, Department of .....	65-66, 73, 78
Hiring .....	25-26, 29-31, 60
Housing and Community Development, Department of .....	37, 44-45, 52, 73, 78-80
How to Use This Directory .....	xi

## I

Immigration Reform and Control Act.....	29, 30
Income Data .....	49
Incubators .....	2, 30-31, 51, 59
Industry and Occupational Employment Projections .....	49
Industry Profiles .....	49
Industrial Development Revenue Bonds (IDBs) .....	41
InnovationAvenue.com.....	42
Insurance:	
Business .....	2-3, 20
Liability.....	20
Life and Health .....	20
Property.....	20-21
Social Security Federal Contributions Act .....	19
Special-Purpose .....	21
Unemployment .....	21

Workers' Compensation .....	21
Internal Revenue Service (IRS) .....	12, 19, 22, 24, 41, 73, 85
Internal Revenue Service Walk-in Customer Assistance Offices.....	73, 85
International Trade:	
Division of.....	61-62
Global Market Research Program.....	54
Overseas Trade Offices.....	54
Programs and Services.....	54
Virginia Leaders in Export Trade (VALET) .....	54
Interviewing .....	29
Introduction .....	xi
iReg for Businesses.....	23

**J**

## Job:

Descriptions.....	25
Safety and Health Protection .....	124
Seeker Services .....	48

**L**

## Labor:

Law .....	19, 59, 68, 80, 124
Law Information Service .....	59
Market Information .....	48-49
Surplus Areas.....	49
Labor and Industry, Department of ....	27, 63, 68, 69, 73, 80-81, 123,124
Leasing employees.....	2, 3, 31
License(s) .....	11, 18, 22, 40, 63-70
Limited Liability Company .....	11, 14
Loan(s):	
504 Loan .....	37
7(a) Loan Guaranty.....	37
Commercial.....	34
Credit Card .....	35
Farm Service Agency .....	38
Guaranty Program .....	40
Intermediate .....	33, 34, 38, 40
Long-term.....	33-38, 41, 43
Relatives .....	34, 36
Short-term .....	33, 34, 36, 40
SBA .....	36-37

## Local:

Area Unemployment Statistics (LAUS) .....	49
Building Code Authority.....	68
Chambers of Commerce .....	53-54, 58, 74, 88, 90, 98, 99-107
Community.....	110
Enterprise Zones .....	73, 78-80
Fire Department.....	68

Tax(es) .....	2, 16, 54
Traffic Division .....	68
Zoning Authority .....	68
LowDoc.....	37

## M

Management—Employees and Other Personnel Issues.....	25-31
Management—Legal Aspects, Taxes, and Insurance.....	11-24
Management and Planning .....	22
Marketing .....	1-3, 22, 47-62
Marketing and Research Resources .....	48-56
Meat and Poultry Services, Office of .....	64, 76
Meeting Facilities .....	59
Metropolitan Business League .....	52, 73, 85
Micro-Lending Program .....	37, 50
Microloan Lenders .....	37, 45, 74, 97-98
Microloan Program .....	37
Mines, Minerals, and Energy, Department of .....	66, 73, 81
Minority Business Enterprise, Department of .....	51-52, 61, 73, 81
Money.....	1-3, 33-45
Motor Vehicles, Department of .....	18, 73, 81
Multilingual Business Services .....	50-51

## N

New Visions, New Ventures .....	52, 73, 85
Notice:	
Employee Polygraph Protection Act .....	123
Migrant and Seasonal Agricultural Worker Protection Act.....	123
To All Employees Working on Federal or Federally Financed Construction Contracts .....	123
To Employees Working on Government Contracts .....	123
Notice to Workers.....	124

## O

Occupational Employment Statistics (OES).....	49
Occupational Profiles .....	49
Occupational Safety and Health .....	69
Online Services.....	48
Organization, Forms of .....	11
Orion Pre-employment Surveys.....	60
Other Taxes and Fees .....	18

## P

Partnership .....	11-14
Patents .....	69, 74, 97
Personal Funds .....	34

Personnel Issues.....	2, 25-31
Personnel Management.....	22
Pesticide Services, Office .....	64, 76
Planning District Commission(s) .....	60, 73, 85-87
Plant and Pest Services, Office of .....	64, 76
Population Data.....	49
Posters .....	63, 123-124
Preface .....	ix
Pricing Products and Services .....	2, 56-57
Private Investors Networks .....	35, 73, 88
Procurement Resource Guide .....	61
Procurement Technical Assistance Center.....	56, 60-61
Product and Industry Standards, Office of.....	64-65, 76
Products/Ideas/Inventions.....	22
Professional and Occupational Regulation, Department of .....	66-68, 73, 81
Profit .....	3, 7, 8, 11-15, 34, 35, 56, 72
Property Insurance .....	20-21
Property Tax .....	15, 16
Proprietorship .....	11, 12, 14

**Q**

Quarterly Census of Employment and Wages (QCEW).....	49
--	----

**R**

Ready? Set. Go! .....	71-72
Recruiting and Training .....	25, 27
Regional Technology Business Support Services.....	43
Regulations, Registrations, and Licenses .....	63-70
Rehabilitative Services (DRS), Department of .....	27-28, 73, 82
Research .....	2, 3, 5, 42, 47-56, 60, 62, 71
Retail Community .....	59
Retail Merchants Association.....	59-60, 73, 88
Retraining.....	2, 25, 27
Richmond Association for Business Economics .....	60, 73, 88
Rural Development (RD) .....	38, 74, 96

**S**

Sales and Use Tax .....	16, 18, 22-24
SBAEXPRESS .....	37
Screening .....	29
Selling Capital Stock .....	36
Selling to the Military .....	61
Service Corps of Retired Executives (SCORE).....	6, 53, 74, 98-99
Short-Term Loan.....	33-34

Small Business:	
Administration (SBA):	..... 5, 6, 22, 36-37, 50, 53, 56, 74, 97-99
Definition of.....	..... 39-41
Development Centers (SBDCs).....	..... 50, 53, 73, 88-90
Incubator Assistance.....	..... 51
Investment Companies .....	..... 74, 99
Social Security:	
Administration (SSA) .....	..... 19, 73, 90
Federal Insurance Contributions Act (FICA) .....	..... 19
Sole Proprietorship.....	..... 11, 12, 14
South Fairfax Small Business Development Center .....	..... 50, 90
Special-Purpose Insurance .....	..... 21
Start-Up Community .....	..... 43
State:	
Corporation Commission (SCC) .....	..... 12-14, 15, 18, 69-70, 74, 90-91
Financing Programs .....	..... 2, 39-45
Superintendent of Documents .....	..... 60, 61, 74, 91
SWOT Analysis .....	..... xi, 9, inside back cover pocket

## T

Table of Contents.....	..... iii-viii
Taxation .....	..... 14-18
Taxation, Department of .....	..... 15-17, 22-24, 73, 82
Tax(es):	
Business .....	..... 15, 63, 68
Corporate .....	..... 15-16
Employer .....	..... 17
Federal.....	..... 14, 17, 22
FICA .....	..... 19
Miscellaneous .....	..... 17-18, 24
Other and Fees.....	..... 18
Property.....	..... 15, 16
Sales and Use .....	..... 16, 18, 22, 23-24
Social Security.....	..... 19
State .....	..... 16, 24, 44
Types of .....	..... 14, 18
Unemployment Compensation.....	..... 17
Trade Shows .....	..... 3, 58, 61
Training.....	..... 2, 25-28, 30, 36, 42, 43, 45, 48, 49, 50, 51, 52, 53, 56, 59, 60, 80, 81, 116

## U

Umbrella Bond Program .....	..... 42
Unemployment:	
Compensation .....	..... 17, 21, 124
Insurance services .....	..... 48

## U.S.:

- Agriculture, Department of ..... 38, 74, 91-96
- Commerce, Department of ..... 60, 62, 74, 96
- Homeland Security, Citizenship  
and Immigration Services, Department of ..... 30, 74, 96
- Labor, Department of ..... 19, 68, 74, 96
- Patent and Trademark Office ..... 69, 74, 97
- Small Business Administration  
(U.S. SBA) ..... 5, 6, 22, 36-37,  
50, 52, 53, 56, 74, 97-99

**V**

- VATAX Online for Businesses..... 23, 24
- VEC Field Offices ..... 74, 110-112
- VEC Field Office Military Sites ..... 74, 112
- VELMA (Virginia's Electronic Labor Market Access) ..... 48-49
- Venture Capital..... 35-36
- Virginia:
  - Advantage: Facts for Business Decisions ..... 55
  - Advantage: Fast Facts ..... 55
  - Advantage: Profile of Services ..... 55
  - A Business Climate Where the Financial Services Industry Can Grow and Prosper* ..... 55
  - Business Information Center ..... 51
  - Business Opportunities ..... 61
  - Capital Access Program (VCAP) ..... 41
  - Chamber(s) of Commerce ..... 53-54, 74, 99-107
  - Clearing the Track for a Pace-Setting Motorsports Industry* ..... 55
  - Community College System ..... 54, 74, 107-110
  - Economic Development Partnership ..... 54-55, 61, 74, 110
  - Economic Indicators* ..... 49
  - Economic Initiative ..... 50
  - Electronic Commerce Technology Center ..... 43
  - Employment Commission ..... 17, 21, 23, 24, 25-26,  
48-49, 74, 110-119, 124
  - Employment Commission
    - Economic Information Services (EIS) Division ..... 48-49
  - Enterprise Initiative ..... 44-45
  - Firms with Foreign Affiliations* ..... 55
  - Industries for the Blind ..... 28, 74, 120
  - Inviting the Aerospace Industry to Come Grow With Us* ..... 55
  - Leading the Nation in Information*
    - Technology and Telecommunications ..... 55
  - Main Street Program ..... 43-44
  - Manufacturers Association ..... 60, 74, 120
  - Minority Supplier Development Council ..... 55, 74, 120
  - Office for Protection and Advocacy ..... 28, 74, 120
  - Port Authority ..... 62, 74, 120
  - Powerful Resource for Electronics Manufacturers, A* ..... 55

Retail Merchants Association .....	60, 74, 120
Small Business Financing Authority (VSBFA) .....	39-42, 50, 74, 120
Small Business Incubator Program .....	31
<i>The Strategic Advantage in the Business of Distribution</i> .....	55
Tax Facts .....	22
Tobacco Commission Southside Capital Access Program (TCAP) .....	41
Tourism Corporation .....	55, 74, 120-121
Wants to Say One Word To You,	
Just One Word . . . Plastics .....	55
Women's Business Enterprise (VWBE) Program .....	74, 121
Workers' Compensation Commission.....	21, 74, 121, 124
Workforce Network .....	48
Workforce Network Centers .....	26, 74, 113-119
Where the Automotive Industry Finds a	
Fast Lane to Growth.....	55
Where Bioscience Finds a Culture for Growth .....	55
Where Food Processors Find All the Right	
Ingredients for Growth .....	55
Where Microelectronics Manufacturers	
Find Everything Conductive to Semiconductors .....	55
VSBFA Direct.....	39-40
Virginia's:	
Center for Innovative Technology .....	42-43, 74, 121
Electronic Labor Market Access (VELMA) .....	48

## W

Women in Business .....	56
Women's Business Center of Northern Virginia .....	50, 56, 74, 121
Workers' Compensation Commission, Virginia .....	21, 74, 121, 124
Workers' Compensation Insurance.....	21
Workers' Compensation Notice .....	124
Workforce:	
Investment Act.....	26
Investment Area(s).....	26
Investment Boards.....	26, 74, 113-119
Services Division .....	27
Training .....	51

## Y

Your Rights Under the Fair Labor Standards Act (FLSA) .....	123
Your Rights Under the Family Medical Leave Act (FMLA) .....	123

## Z

Zoning Authority .....	68
------------------------	----